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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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The Bank of New York Mellon Not in its individual capacity but solely as Trustee for the Benefit of the Certificateholders of CWABS Inc., Asset-Backed

Certificates, Series 2007-1

In Re:

William E. Joyner,

Debtor.

Order Filed on August 8, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-18000 JNP

Adv. No.:

Hearing Date: 7/31/19 @ 9:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: August 8, 2019

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: William E. Joyner Case No.: 19-18000 JNP

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon Not in its individual capacity but solely as Trustee for the Benefit of the Certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-1, holder of a mortgage on real property located at 104 N Vermont Ave., Atlantic City, NJ 08401-5531, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtor, William E. Joyner, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by 12/1/19, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.